

NAVIENT

Please see the back of this statement for important information about account terms relating to payments, credit reporting, and how to contact us.

Billing Summary

Account Number : 9756388082
 Loan Group Number: 5029-3504-7525-0697
 Billing Period : 08/28/20 to 09/27/20

Activity Summary

Previous Statement Balance	\$173,798.25
Accrued Interest + Fees Assessed (+)	\$1,218.35
Payments Since Last Bill (-)	\$0.00
Current Balance	\$175,016.60

Payment Information

Past Due Amount (Pay Now)	\$9,242.25
Late Fee for Past Due Amount	\$0.00
Pay Past Due Amount by this Date to Avoid Late Fee	N/A
Current Amount Due	\$1,523.72
Current Amount Due Date	10/22/20
Pay Current + Past Due Amount by this Date to Avoid Additional Late Fee	N/A
Unpaid Fees	\$346.35
Total Payment Due (Past Due Amount + Current Amount Due + Unpaid Fees)	\$11,112.32

MATTHEW C MAHER

Loan Information as of 09/27/20

Current Balance						Total Payment Due			
Loan ID	Approved Loan Amount	Unpaid Principal	Interest Rate (F/V)	Unpaid Interest and Unpaid Fees	Current Balance	Current Amount Due	Past Due Amount	Unpaid Fees	Total Payment Due
0697	\$7,000.00	\$9,458.95	9.250V	\$1,423.94	\$10,882.89	\$91.24	\$559.18	\$23.39	\$673.81
0705	\$7,000.00	\$7,563.12	4.500V	\$623.83	\$8,186.95	\$47.10	\$289.67	\$12.14	\$348.91
0713	\$12,863.00	\$13,539.40	4.500V	\$1,116.74	\$14,656.14	\$84.33	\$518.62	\$21.72	\$624.67
0721	\$21,110.00	\$25,071.75	9.250V	\$3,774.44	\$28,846.19	\$242.88	\$1,488.34	\$62.27	\$1,793.49
0739	\$8,000.00	\$8,705.88	9.250V	\$1,310.73	\$10,016.61	\$84.62	\$518.48	\$21.69	\$624.79
0747	\$20,000.00	\$21,280.86	9.750V	\$3,366.35	\$24,647.21	\$215.22	\$1,317.98	\$55.14	\$1,588.34
5152	\$26,625.00	\$36,969.05	9.750V	\$5,809.58	\$42,778.63	\$417.00	\$2,502.00	\$75.00	\$2,994.00
5160	\$26,500.00	\$30,236.69	9.750V	\$4,765.29	\$35,001.98	\$341.33	\$2,047.98	\$75.00	\$2,464.31
Subtotals	\$129,098.00	\$152,825.70		\$22,190.90	\$175,016.60	\$1,523.72	\$9,242.25	\$346.35	\$11,112.32

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Loan Group Number	Due Date	Current Amount Due	Past Due Amount	Unpaid Fees	Total Payment Due	Amount Enclosed
5029350475250697	10/22/20	\$1,523.72	\$9,242.25	\$346.35	\$11,112.32	\$

Make checks payable to Navient

(U.S. Currency only - Do not send cash)

MATTHEW C MAHER
 226 AINSLIE ST APT 4R
 BROOKLYN NY 11211-5083



NAVIENT
 P. O. BOX 9000
 WILKES-BARRE PA 18773-9000



3 502935047525069 7 0001523720009242250000346350001111232 2 3

Please visit Navient.com/Glossary for definitions of the commonly used terms in this document. Review payment examples and learn how to save payment preferences at Navient.com/allocation.

PAYMENTS

How do you allocate my payment across my loans on this statement? Unless specific instructions are provided, we automatically allocate your payments across your loans as follows: your payment will be allocated first to any delinquent loans in the Loan Group (loans with the oldest delinquency will be paid first). When all loans are at the same delinquency level, the payment will go to each loan in the Loan Group, prorated according to its Current Amount Due, which is the Monthly Payment Amount or a lesser amount if some of the Monthly Payment Amount has previously been paid. If the amount of the payment exceeds the Past Due Amount and Current Amount Due but is less than the Total Payment Due, the remainder of the payment will be prorated based on Unpaid Fees. After the Total Payment Due is satisfied or if no payment is due, additional funds are an Overpayment and will be allocated to your loan with the highest interest rate in the Loan Group. If you have more than one loan with the same highest interest rate in the Loan Group, then the Overpayment will be allocated to those loans prorated by Monthly Payment Amount. If no payment is due for any of your loans (for example, if your loans aren't yet in repayment), your payment will be allocated among the highest interest loan(s) in the Loan Group, prorated according to each Loan's Outstanding Balance.

For residents of Colorado, Maine, New Jersey, New York, and Rhode Island, Underpayments will be allocated to satisfy as many individual loan payments as possible, first to loans of the oldest delinquency, in order from lowest to greatest Past Due Amount by billing cycle. Any remaining Underpayment amount will be prorated across loans that share the same age of delinquency that have not yet been paid. Payments greater than the total of the Past Due Amount and Current Amount Due will be allocated as described above.

If your payment is received without a remittance slip or instructions, we may review any information available to us to post the payment. Otherwise, it will be allocated as described above, across all loans, including loans in different Loan Groups that have the same payment address as the address to which you mailed your payment.

If you do not pay the Past Due Amount and the Current Amount Due on the statement, every loan in the Loan Group may become delinquent, may be reported to the consumer reporting agencies, and may be subject to a Late Fee.

Paying more than the Current Amount Due: When you pay more than your Current Amount Due, Overpayments will be applied to your Current Balance. Unless you make your payments through Auto Pay or instruct us to do otherwise, Overpayments will reduce the amount of any future payments. For example, if you pay an extra \$50 and your regular Monthly Payment Amount is \$100, your next payment due will be \$50. If the extra funds are more than the next Monthly Payment Amount, your billing statements will show zero due. Interest continues to accrue on any loan(s) until the loan has been paid in full, including loans with zero due. Even if you have a zero-amount due on your billing statement, continuing to make payments will reduce your total costs of borrowing. You may submit a request for allocation of your Overpayment by enclosing payment instructions for each loan, along with the loan numbers, on a separate piece of paper included with your check. By making additional payments you'll save yourself money in the long run. Interest continues to accrue daily on each loan until it is paid in full, including loans that are paid ahead.

Once we allocate a payment to a specific loan or loans, payments are applied based on the terms of each loan's promissory note, usually first to Unpaid Fees, then to Unpaid Interest, and then to Unpaid Principal.

How do I pay with Instructions?

You can instruct us to allocate payments differently or to not reduce the amount of your next payment due. Clearly write your instructions on a **separate piece of paper** included with your check. We cannot process instructions written on the check or remittance slip. Please note, third party bill-pay services typically do not allow you to provide instructions. If you are using a third-party bill-pay service and would like to allocate your payments differently, please call the Customer Service number listed below to have your loans ungrouped.

HOW TO READ YOUR STATEMENT

What does a Loan Group Number represent? The 16-digit Loan Group Number refers to the grouping of one or more loans displayed on a specific statement.

What does a Loan ID represent? Loan ID refers to a specific loan within a grouping of loans displayed under a Loan Group Number. If you're making your payment without the monthly billing statement or establishing a new third-party bill-pay service, please reference the 16-digit Loan Group Number on your statement to ensure your payment is posted properly.

What is a Loan Group? If you have multiple loans, we may automatically put them in a Loan Group. Each Loan Group has its own statement that shows all of the loans within that group. If you prefer a separate statement for each loan, please call us.

What are the most common fees charged? Late Fees may be assessed if your payment is not made by the due date. A Returned Check Fee may be charged when a payment does not clear the bank for any reason, including insufficient funds, missing signature, or account closure. Unpaid Fees are fees that have been assessed for a prior billing period and remain due on the account.

What Repayment Options are available? Unlike federal loans, private loan options vary by lender, loan program, and loan agreement. Private loan repayment programs may be described in your loan agreement. Other options may be offered at the lender's discretion. Depending on your circumstances, repayment options, deferment, forbearance, forgiveness, or discharge may be available. Visit Navient.com or call us to learn more.

Can I apply for cosigner release? The primary borrower on an eligible private education loan can apply to release their cosigner after they graduate and make 12 consecutive, on-time principal and interest payments. Additional qualifications must be met. Not all private education loans are eligible. To learn more, visit Navient.com.

IMPORTANT DISCLOSURES

Disputed Sums: Payments pursuant to a disputed sum or balance and/or for which you demand complete or partial satisfaction for a loan must be sent to: Navient, P.O. Box 3800, Wilkes-Barre, PA 18773-3800, with a description of the alleged dispute and the remedy sought. As provided in the underlying loan note(s), Navient reserves the right to accept the payment and deny the requested relief whether or not it returns or refunds such payments.

Information Regarding Repayment Benefits: Your loans may be eligible for repayment benefits, but these benefits may require action on your part. Potential action items to earn and retain benefits include making on-time payments, signing up for email communications, and enrolling in Auto Pay. Visit Navient.com to review your potential repayment benefits.

Impact of Late Payments on Borrower Benefits: In addition to being assessed a Late Fee, you may lose eligibility for borrower benefits or repayment incentives if you don't make your scheduled payments on time. Late payments may also be reported to consumer reporting agencies and may negatively impact your credit report.

Electronic Check Processing: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

For Assistance with your Servicer: Resources are available to assist borrowers who have tried unsuccessfully to resolve a problem through their servicer. Please refer to your state's relevant authority.

CONTACT INFORMATION

CUSTOMER SERVICE

888-272-5543 • TDD: 877-713-3833

Fax: 800-443-9723 • International: 001-850-767-7471

Monday- Thursdays 8 a.m. to 9 p.m., and Fridays 8 a.m. to 8 p.m., ET

To email us, log into your account and access the Email Us feature.

CORRESPONDENCE ADDRESS

Navient, P.O. Box 9640, Wilkes-Barre, PA 18773-9640

Please provide your account number and sufficient detail so that your inquiry can be addressed.

BORROWER PAYMENT ADDRESS

Navient, PO Box 9000 Wilkes-Barre, PA 18773-9000

COSIGNER PAYMENT ADDRESS

Navient, PO Box 9988 Wilkes-Barre, PA 18773-9988

We support our troops! Servicemembers, to learn more about your benefits, please call us at 855-284-4879

Transaction Activity Summary

Loan Details for Loan ID: 5029 3504 7525 0697

Current Balance :\$10,882.89

Trans Date	Post Date	Transactions Description	Amount
09/06/20	09/06/20	LATE FEE	\$4.56
09/27/20	09/27/20	*ACCRUED INTEREST*	\$74.13

Important Messages

Your loan is approaching default. Default may stay on your credit report for up to 7 years from when the delinquency began. Contact us immediately to discuss other repayment options. You still have time to resolve this situation. Call us today toll free at 855-250-5044. This is an attempt to collect a debt and any information obtained will be used for that purpose.

Transaction Activity Summary

Loan Details for Loan ID: 5029 3504 7525 0705

Current Balance :\$8,186.95

Trans Date	Post Date	Transactions Description	Amount
09/06/20	09/06/20	LATE FEE	\$2.36
09/27/20	09/27/20	*ACCRUED INTEREST*	\$28.84

Important Messages

Your loan is approaching default. Default may stay on your credit report for up to 7 years from when the delinquency began. Contact us immediately to discuss other repayment options. You still have time to resolve this situation. Call us today toll free at 855-250-5044. This is an attempt to collect a debt and any information obtained will be used for that purpose.

Transaction Activity Summary

Loan Details for Loan ID: 5029 3504 7525 0713

Current Balance :\$14,656.14

Trans Date	Post Date	Transactions Description	Amount
09/06/20	09/06/20	LATE FEE	\$4.22
09/27/20	09/27/20	*ACCRUED INTEREST*	\$51.63

Important Messages

Your loan is approaching default. Default may stay on your credit report for up to 7 years from when the delinquency began. Contact us immediately to discuss other repayment options. You still have time to resolve this situation. Call us today toll free at 855-250-5044. This is an attempt to collect a debt and any information obtained will be used for that purpose.

Transaction Activity Summary

Loan Details for Loan ID: 5029 3504 7525 0721

Current Balance :\$28,846.19

Trans Date	Post Date	Transactions Description	Amount
09/06/20	09/06/20	LATE FEE	\$12.14
09/27/20	09/27/20	*ACCRUED INTEREST*	\$196.48

Important Messages

Your loan is approaching default. Default may stay on your credit report for up to 7 years from when the delinquency began. Contact us immediately to discuss other repayment options. You still have time to resolve this situation. Call us today toll free at 855-250-5044. This is an attempt to collect a debt and any information obtained will be used for that purpose.

Transaction Activity Summary

Loan Details for Loan ID: 5029 3504 7525 0739

Current Balance :\$10,016.61

Trans Date	Post Date	Transactions Description	Amount
09/06/20	09/06/20	LATE FEE	\$4.23
09/27/20	09/27/20	*ACCRUED INTEREST*	\$68.23

Important Messages

Your loan is approaching default. Default may stay on your credit report for up to 7 years from when the delinquency began. Contact us immediately to discuss other repayment options. You still have time to resolve this situation. Call us today toll free at 855-250-5044. This is an attempt to collect a debt and any information obtained will be used for that purpose.

Transaction Activity Summary

Loan Details for Loan ID: 5029 3504 7525 0747

Current Balance :\$24,647.21

Trans Date	Post Date	Transactions Description	Amount
09/06/20	09/06/20	LATE FEE	\$10.76
09/27/20	09/27/20	*ACCRUED INTEREST*	\$175.75

Important Messages

Your loan is approaching default. Default may stay on your credit report for up to 7 years from when the delinquency began. Contact us immediately to discuss other repayment options. You still have time to resolve this situation. Call us today toll free at 855-250-5044. This is an attempt to collect a debt and any information obtained will be used for that purpose.

Transaction Activity Summary

Loan Details for Loan ID: 5029 3507 0102 5152

Current Balance :\$42,778.63

Trans Date	Post Date	Transactions Description	Amount
09/06/20	09/06/20	LATE FEE	\$15.00
09/27/20	09/27/20	*ACCRUED INTEREST*	\$305.31

Important Messages

Your loan is approaching default. Default may stay on your credit report for up to 7 years from when the delinquency began. Contact us immediately to discuss other repayment options. You still have time to resolve this situation. Call us today toll free at 855-250-5044. This is an attempt to collect a debt and any information obtained will be used for that purpose.

Transaction Activity Summary

Loan Details for Loan ID: 5029 3507 0102 5160

Current Balance :\$35,001.98

Trans Date	Post Date	Transactions Description	Amount
09/06/20	09/06/20	LATE FEE	\$15.00
09/27/20	09/27/20	*ACCRUED INTEREST*	\$249.71

Important Messages

Your loan is approaching default. Default may stay on your credit report for up to 7 years from when the delinquency began. Contact us immediately to discuss other repayment options. You still have time to resolve this situation. Call us today toll free at 855-250-5044. This is an attempt to collect a debt and any information obtained will be used for that purpose.

